

National Flood Insurance Program Worksheet Example

Jurisdiction: XYZ

Describe your community's current participation in the NFIP. You may need to contact your community floodplain administrator, State NFIP coordinator or FEMA Insurance Specialist for this information.

NFIP Topic	Comments
Insurance Summary	
How many NFIP policies are in the community? What is the total premium and coverage?	<i>-1,230 NFIP policies -Coverage includes Building Property up to \$250,000 -All the policies are in SFHA, average premium per policy is \$734/year</i>
How many claims have been paid in the community? What is the total amount of paid claims? How many of the claims were for substantial damage?	<i>-27 claims have been paid totaling \$540,000 in the last 5 years. 2 were for substantial damage</i>
How many structures are exposed to flood risk within the community? Repetitive Loss properties? Describe high-risk areas.	<i>850 structures, 10 Repetitive Loss Properties, 0 Severe Repetitive Loss Properties</i>
Describe any areas of flood risk with limited NFIP policy coverage	<i>None</i>
Staff Resources	
Does the community have a dedicated Floodplain Manager or NFIP Coordinator? Is he or she certified?	<i>No, Floodplain Manager is just one of the City Planner's responsibilities</i>
Provide an explanation of NFIP administration services (e.g., permit review, GIS, education or outreach, inspections, engineering capability)	<i>Permits for new development are reviewed for compliance with the floodplain ordinance by the Floodplain Manager. Annual mailing goes out to policyholders about flood mitigation</i>
What are the barriers to running an effective NFIP program in the community, if any?	<i>Lack of staff, training, budget</i>

NFIP Topic	Comments
Regulation	
When did the community enter the NFIP? Are the FIRMs digital or paper? When did the Flood Insurance Rate Maps become effective?	<p>- 1989</p> <p>- Paper FIRMs became effective in 1994</p>
What is the date and status of any DFIRMs (preliminary, letter of final determination, effective)?	<p>- Preliminary DFIRMs were prepared in 2009</p>
Does the Floodplain Ordinance meet or exceed FEMA or State minimum requirements? If so, in what ways?	<p><i>Floodplain ordinance meets all minimum State requirements, and exceeds the freeboard requirement by 2 feet.</i></p> <p><i>The shaded X zone is treated like the SFHA.</i></p>
Compliance History	
Is the community in good standing with the NFIP? Are there any outstanding compliance issues (i.e., current violations)?	<p><i>In good standing, no current issues</i></p>
Are all records well kept?	<p><i>Electronic versions of the hard copy files will be archived and organized over the next year</i></p>
Community Rating System	
What is the community's CRS Class Ranking?	<p>9</p>
Does the plan include CRS planning requirements?	<p><i>In the next 3 years, the floodplain manager will consider incorporating existing CRS activities into the plan so that other features of the planning process can count towards CRS planning requirements (CRS Activity 510)</i></p>